

eZBusiness Admin Guide

Reference Guide: Client Admin Guide

Treasury Services

844-684-0917

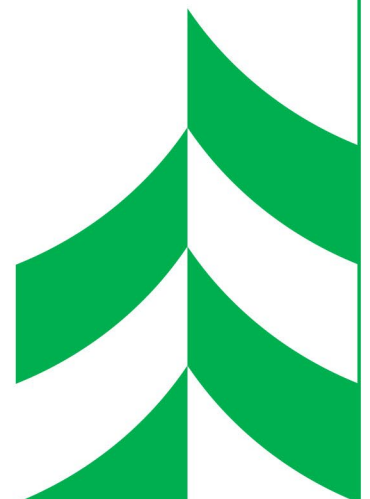


Table of Contents

Reference Guide: Client Admin Guide	1
Getting Started	4
Logging In	4
Out of Band Authentication	5
Forgot Password	5
Home Page Overview	6
Navigating eZBusiness	6
Important Information	6
Site Help	6
Company Home Page	6
Company Snapshot	7
Homepage Quick Links	7
Alerts	7
Messages	9
Online Service Requests	10
Accessing Online Service Requests	10
Add New Cardholder	10
Address and Phone Change – Cardholders	13
Card Activation Request	13
Request Replacement Card	14
Change Cardholder Authorization Block	14
Change Credit Limits	15
Close Account Request	16
View Full Account Number	16
Payments	17
Adding a Payment Account	17
Changing a Payment Account	17
Making a One-Time Payment	18
Create Recurring Payments	20

Viewing Payment History	21
Reporting	21
Company Reporting	21
Statements	22
Transactions.....	25
View Declined Transactions	25
View Authorization Details	26
Dispute a Transaction	27
Admin Management.....	31
Adding Admin Users.....	31
Unlocking & Resetting User Accounts.....	33
Unlock Cardholder from eZCard	35

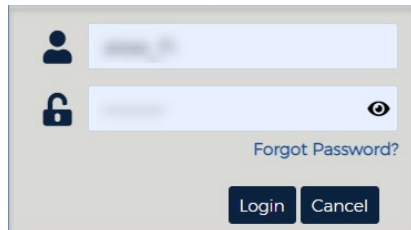
Getting Started

Logging In

Before your first login to the eZBusiness site, Admins must change their password and create a Security Account. After you log in for the first time and change your password, you must set up your security questions and answers. The system will prompt you in a few steps to set this up.

Note: Your credentials will no longer be valid if you fail to access the system within a 6-month period.

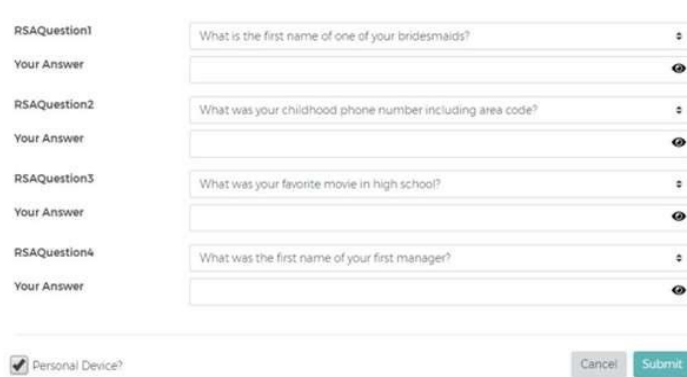
1. Navigate to www.eZBusinesscardmanagement.com
2. From the eZBusiness landing page, enter your Username.


 A screenshot of a login form. It features two input fields: the top one is for a username (preceded by a person icon) and the bottom one is for a password (preceded by a lock icon and followed by an eye icon for toggling visibility). Below the password field is a link that says "Forgot Password?". At the bottom are two buttons: "Login" and "Cancel".

3. As you begin typing your username, the password field will display. Enter your temporary password and click **Login**.
4. Once you enter your Username and Password, the Change Password window will display. Enter your **Current Password** and **New Password** then click **Submit**.

Note: Passwords must be a minimum of 8 characters and include at least 1 number, special character and lowercase letter.

5. A pop-up will display telling you that you have successfully changed your password. Click **OK**. After changing your password, the **RSA Enrollment** page will display to set up your security questions. Answer the questions. If you're using a personal device, check the **Personal Device** box, then click **Submit**.


 A screenshot of the RSA Enrollment form. It contains four security questions, each with a dropdown menu for the question and a text input field for the answer. The questions are:

- RSAQuestion1: What is the first name of one of your bridesmaids?
- RSAQuestion2: What was your childhood phone number including area code?
- RSAQuestion3: What was your favorite movie in high school?
- RSAQuestion4: What was the first name of your first manager?

 Each answer field has a small eye icon to toggle visibility. At the bottom left is a checkbox labeled "Personal Device?". At the bottom right are "Cancel" and "Submit" buttons.

6. A pop-up will display telling you that you have successfully enrolled in RSA. Click **OK**. On the following screen, your default landing page will be displayed.

IMPORTANT! If the Admin user registers a computer or device, the system will recognize the Admin user and they'll have easier future logins. Please do not register public devices.

Out of Band Authentication

Out of Band Authentication is a form of authentication that sends a one-time security code to the user via phone call, text or email. Out of Band Authentication may be required if:

- The system detects that the login is from a different device than the one that security questions were originally set up.
- The user didn't register their computer or device when they previously logged in.
- The geographic locations of consecutive logins are different.
- The login was not consistent with the user's login behavior.

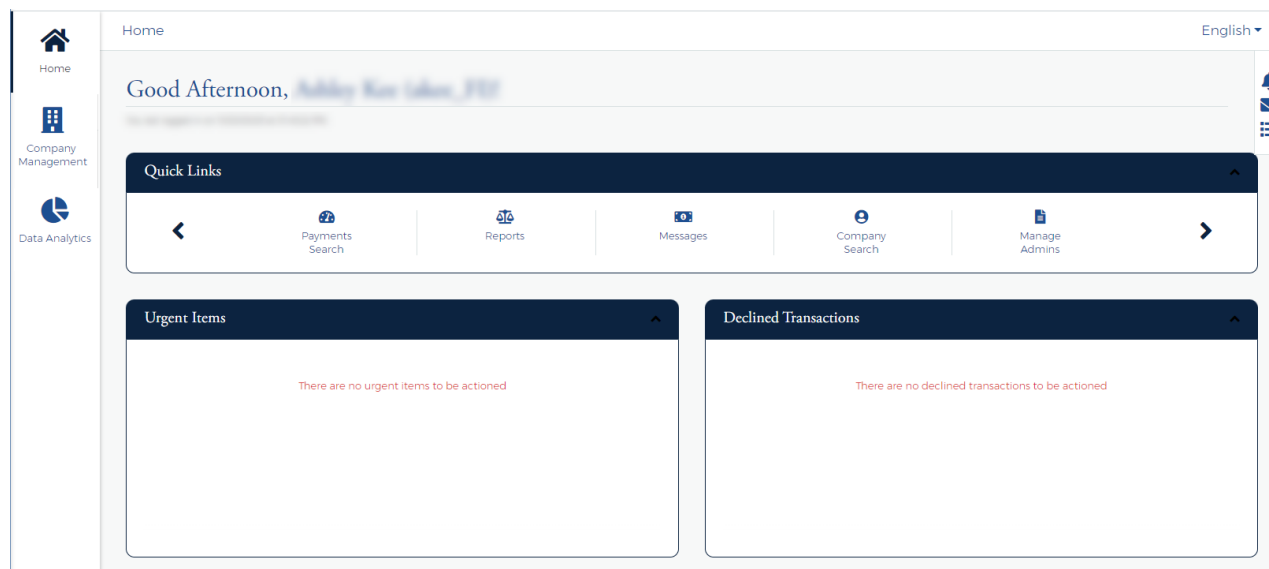
1. Select **Email** or **Text** to receive the security code.
2. A **Security Code** window will be displayed. Enter the **Security Code** that was sent via email or text. If you're on a private computer, select **This is a private computer. Please register it.** And **Continue**.
3. For phone, click on the **Phone** option.
***Note:** Foreign phone numbers, registered phone numbers with extensions or where IVR must be navigated, cannot use this option.*
4. The security code will be displayed, and an automated call is generated to the phone number registered to your account in eZBusiness. When the call is received, press the pound key (#), followed by the security code displayed on your screen. Once the security code is verified, the option to **Continue** will be enabled. If you're on a private computer, select **This is a private computer. Please register it.** and **Continue**.

Forgot Password

Forgot Password allows you to reset your password by following the series of steps below.

1. Click **Forgot Password** under the password field.
2. A **Confirm Your Identity** window will display. Enter your security question answer and **Continue**. Once you successfully answer, a temporary password will be sent to the email address registered to the eZBusiness account.
3. Once you receive the email with your temporary password, go back to the **eZBusiness** login page and enter your username and temporary password, then click **Login**. From there, you'll be prompted to create a new password, then select **Confirm New Password**.

Home Page Overview



Navigating eZBusiness

You can use the left-hand side menu to navigate eZBusiness. Click on an icon, and a list of sub-menu icons will display, allowing you to navigate to pages to perform different functions.

Important Information

The right-hand side menu displays a snapshot of important items such as Alerts, Messages and your To-Do List.

Site Help

These icons found throughout the site provide additional information on all topics.



Company Home Page

The **Company Home Page** provides insight into high-level information. From the home page, Admins can:

- View financial details
- Access available features
- Access transactions
- View items that require immediate attention

Company Snapshot

The company snapshot provides a high-level view of the financial details, such as:

- Company Available Balance
- Outstanding Authorizations
- Company Amount Due
- Company Due date
- Cash Limit
- Available Cash
- Credit Limit
- Available Credit

Homepage Quick Links

The **Quick Links** bar is located on the homepage and allows you to add a link to the pages you use most. Go to the page that you want to add and click the **+** icon next to **My Links**. You can also delete a page from your **Quick Links** by clicking **Delete** next to that page within the list. Some examples of **Quick Links** are:

- Make a payment
- Reports
- Online Request
- Account Overview
- Manage Admins
- My Alerts
- Urgent Items
- Decline Transaction
- Company Activity

Alerts

The Company Alert feature in eZBusiness provides information so that the Company Administrator can:

- Anticipate potential credit problems
- Ensure payment timeliness
- Be notified of other events that may occur
- Use preventive measures or follow-up activity

To access the **Alert** option, perform the following steps:

1. Click **Company Management** and then **Search Company**.
2. The **Company Search Results** screen will be displayed. Click the **Online Request** icon.



Company Search Results					
Showing 10 Companies					
Corporation	Company	Company Name	Status	Actions	
			Open	    	
			Open	    	

3. From **Online Requests** (top navigation bar) page, click the **Alert** icon.



4. The **Company Alerts** page will display. Click **My Alerts** to view existing alerts an Admin has added.

 My Alerts
  Set Company Alerts
  Set Account Alerts

 Alert Name
  Cardholder Name
  Account Number
  Alert Type

 Last Sent Date

Alert List

Showing 10 Alerts.

Alert Name	Alert Type	Last Sent	Enabled	Action
No Record Exists				

5. To create new company alerts, click **Set Company Alerts** on the **Company Alerts** page.
6. Once the **Company Alerts** page displays, the Admin can add alerts.
- Select the **Alert Types**.
 - Select variable data.
 - Select the **Admins** that should be alerted.
 - Select **Add**.

Messages

The Bank will send important updates through the Messages feature. Make sure to check your messages often to ensure you don't miss any important information.

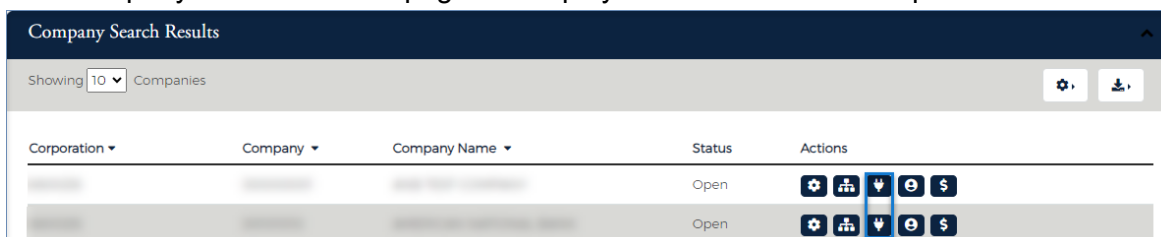
1. The **Message** icon is the envelope in the top navigation bar. Within your Quick Link tab, if added as a quick link or by clicking on the **Company Management** icon and selecting **Search Company**.
 2. From the **Company Search Results** page, click the **Online Request** (envelope) icon.
- 
3. To send messages, click on the **Compose Message** icon. Toggle **In App** to message automatically within the eZBusiness Platform. Alternatively, you may select **Email** to correspond with a recipient directly. Complete the fields and click **Send**.

Note: Message Subject should be less than 128 characters. Message Body should be less than 4500 characters.

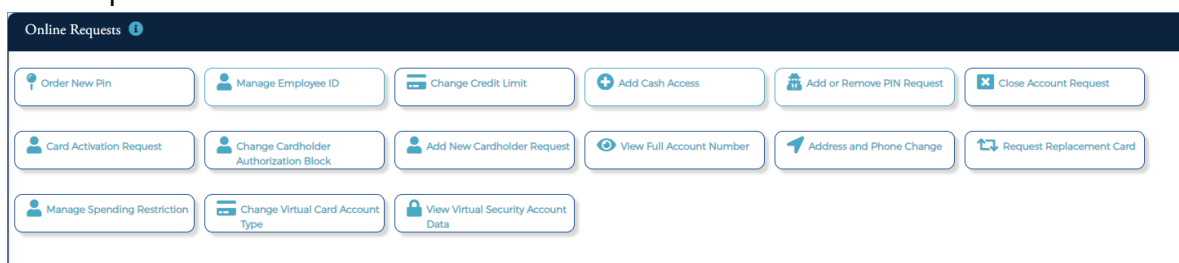
Online Service Requests

Accessing Online Service Requests

1. Click on the Company Management icon and select Search Company.
2. The Company Search Results page will display then select Online Requests.



- 3.
4. The following page will display all of your **Online Request** options. Click on the option you would like to perform.



Add New Cardholder

1. From the Online Requests page, select **Add New Cardholder Request**.
2. The **Add New Cardholder** page will be displayed.
Note: All yellow fields are required fields.
3. **Sublevel ID/Name:** In most cases, your company will only have one **Sublevel**, which will be your **Default** option. For companies with multiple **Sublevels**, select the appropriate **Sublevel** you'd like to have your new card order attached to.
4. **Product:** The **Product code** indicates the reward/rebate option for your company. Select the appropriate product to continue.
Note: If it's a virtual card, select MasterCard® Virtual.
5. **Product Details:**
6. **Credit Limit:** Enter the desired limit for your new cardholder.
7. **Number of Plastics:** Enter the number of cards you'd like this cardholder to be issued.
8. **Alternate Company Name:** This field may be left blank, the company name on file is default.
9. **Account Type** (Only available for Virtual Cards): Select from one of the options listed below.
 - a. **Multi – Use Account:** Card can be used for multiple transactions, cannot exceed credit limit.
 - b. **Single - Use Account:** Card can be used for a single transaction, cannot exceed credit limit.

Note: This card type should not be used if the cardholder would like to add the card to their mobile wallet.

- c. **Standard Virtual Account:** Cards acts like a plastic card, can be used for multiple transactions, cannot exceed credit limit. However, once a payment is made, the open-to-buy amount will increase.

Note: Confirm the correct card type prior to creation. Once an authorization is issued, or a card is added to a mobile wallet, the card type cannot be changed.

Physical Card

 Add New Cardholder

Sublevel ID/Name

Product

Product Details

☐ Pin Access
 Credit Limit

☐ Allow Cash Advance Access
 ☐ Order Plastic Now

Alternate Company Name to be printed in place of Company Name:
(Note: Company Name will default if left blank.)

Virtual Card

 Add New Cardholder

Sublevel ID/Name

Product

Product Details

Credit Limit

☒ Virtual Account

Account Type:
 Multi-Use Account
 Single-Use Account
 Standard Virtual Account

Expiration Date:

1. **Cardholder Details:** All yellow fields are required fields.
2. **First and Last Name:** Enter the cardholder's full name.
3. **SSN or Tax ID:** This information is not used for credit reporting purposes but for verification purposes. If your cardholder doesn't have an SSN, any 9-digit number will be sufficient.

Note: They must be aware of the last 4 digits selected for card activation and identification purposes.

4. **Email:** Enter the Cardholder's email address for fraud alerts.
5. **Primary Address:** The address provided in this section will also be used as the cardholder's billing address.
6. **Phone Numbers:** This information is kept on file and used for fraud detection purposes. Please provide phone numbers your cardholders can accept automated phone calls or text messages from so they may help identify fraud immediately.

Note: If the email or phone number fields aren't filled out, the cardholder will not be alerted for possible fraudulent transactions.

Cardholder Details

Details

Prefix: First Name: Middle Name:
 Last Name: Suffix: Employee ID:
 Employee Cost Center: SSN or Tax ID: Mothers Maiden Name:
 Date Of Birth: Email:

Primary Address

Address: Address Line 2: Address Line 3:
 City: State: Zip Code:
 Foreign Address: ☐

Statement Address same as Primary Address ☐

Statement Address

Address: Address Line 2: Address Line 3:
 City: State: Zip Code:
 Foreign Address: ☐

Phone Number

Mobile Phone: Business Phone: Home Phone:
 Other Phone: Other Phone Type:

1. **Rush Card Delivery:** This section is needed, select the **carrot** icon to expand the section. This should be used to rush cards to an alternate mailing address or the address on file.
2. Toggle the **Rush Card Details** option to open.

Note: A signature is required for all rushed items. Please also keep in mind that there is an additional charge for this. By toggling this on, you're accepting these fees.

3. If this section is not utilized, the card will be sent regular mail, 7 – 10 business days.
4. **Auto Enrollment:** This section is used to automatically register your new cardholder to eZCard. eZCard allows your cardholder to view transaction history, process disputes, update contact information and more. All yellow fields are required fields. After you **Submit**, an email will be sent to your new cardholder with their new eZCard credentials.

5. **Memo:** This section may be utilized to provide the cardholder's email address or any other notations you'd like to add to your card order.

6. Now that all fields have been completed, hit **Submit** to be directed to the review page.
7. If all information is correct, click **Confirm** to process your new card order. A **Successfully Submitted** notification will appear once completed.

Address and Phone Change – Cardholders

1. From the **Online Requests** screen, select **Address and Phone Change**.
2. The **Address and Phone Change** screen will be displayed. Start entering the cardholder's name to populate the name suggestions. Select the cardholder's name from the dropdown to add.
3. Select the **Request Type** from the dropdown to populate additional fields. The **Request Type** options are **Address Change**, **Phone Change** or **Address and Phone Change**. Once you've entered the updates, add a **Memo** and **Submit**.
4. The review page will display. Review the information entered and click **Confirm**. Once completed, a **Successfully Submitted** notification will appear.

Card Activation Request

1. From the **Online Requests** screen, select **Card Activation Request**.
2. The **Card Activation Request** screen will display along with a list of Cards Pending for Activation right below. You can either enter the cardholder's name in the **Search Cardholder** section or toggle ON from the **Cards Pending for Activation** list to automatically generate them in the **Card Activation Request** section. Once all the cardholders are selected, and a memo is

entered, click **Submit**.

3. The review page will display, ensure all information is correct, then click **Confirm**.

Request Replacement Card

IMPORTANT! This feature is not intended for lost or stolen cards. If you feel an account is lost, stolen or compromised, please contact the number on the back of your card.

1. To request a replacement card due to a damaged card, name change or an invalid magnetic strip, select **Request Replacement Card** from the **Online Requests** screen.
2. The **Card Replacement/Services Request** screen will be displayed. Start entering in the cardholder's name to generate the cardholder list dropdown and select the cardholder. Once you select the cardholder's name, they'll appear within your request.
3. Select the appropriate **Reason** within the **Reason** field, enter a **Memo** and then **Submit**.

This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact your Financial Institution immediately to have the account blocked and a new card issued.

- 4.
5. The review page will be displayed. Confirm the information is correct and click **Confirm**. A **Successfully Submitted** notification will appear once completed.

Change Cardholder Authorization Block

Change Cardholder Authorization Block allows the Admin to impose or remove a real-time cardholder authorization block at the account level. This block prevents additional approved authorizations on the account until an Admin removes the block.

To complete the **Change Cardholder Authorization Block** online request, perform the following steps.

1. From the **Online Requests** screen, select **Change Cardholder Authorization Block**.

2. The **Change Cardholder Authorization Block** screen will display. Start entering the cardholder's name to generate the cardholder list dropdown and select the cardholder's name. Once you select the cardholder's name, they'll appear within your request screen.

3. Within the **Authorization Block** dropdown, select whether you are adding or removing a block, add a **Memo**, then **Submit**.
4. The **Change Cardholder Authorization Block** review page will display. Ensure the information is correct and click **Confirm**. A **Successfully Submitted** notification will appear once completed.

Note: This Service Request is a real-time process, and the Memo field serves as a notation.

Change Credit Limits

The **Change Credit Limit** option allows you to increase or decrease a cardholder's credit limit permanently or temporarily in real time.

1. From the **Online Requests** screen, select **Change Credit Limit**.
2. The **Change Credit Limit** screen will be displayed. Start entering the cardholder's name to generate the cardholder list dropdown and select the cardholder's name. Once you select the cardholder's name, they'll appear within your request screen displaying their status, credit limit and last credit limit increase.

3. For a permanent increase, select **Permanent Credit Limit Change** under the **Request Type** dropdown, enter the desired credit limit within the **New Credit Limit** field, add a **Memo** and **Submit**.
4. For temporary credit limit increases, select **Temporary Increase Credit Limit Change** under the **Request Type** dropdown. Enter the amount of the temporary increase under the **New Credit Limit** field.

Note: The amount you enter is in addition to the cardholder's current credit limit. Lastly, enter the **Expiration Date** you'd like this increase to end.

5. The review page will display. Confirm the information is correct and **Submit**. A **Successfully Submitted** notification will appear once completed.

Note: This service request is a real-time process, and the Memo field serves as a notation. If you have additional questions, please contact the number on the back of your card.

IMPORTANT! Do not process this request if the account is in a Closed or Blocked status. The **Change Credit Limit** service request cannot be submitted under any of the following conditions for Individually Billed or Centrally Billed Accounts:

- Requested credit limit change cannot exceed the company limit.
- Requested credit limit change must be different than the cardholder's current credit limit.

Close Account Request

IMPORTANT! This feature is not intended for lost or stolen cards. Please contact the number on the back of your card for assistance.

1. From the **Online Requests** screen, select **Close Account Request**.
2. The **Request to Close Accounts** page will be displayed. Start entering the cardholder's name to generate the cardholder list dropdown and select the cardholder's name. Once you select the cardholder's name, they'll appear within your request screen.
3. Select the **Reason** for closing the account, enter a **Memo**, then **Submit**.

This process should not be used to report a card Lost or Stolen. If you feel that this account has been Lost, Stolen, or Compromised, please contact your Financial Institution immediately to have the account blocked and a new card issued.

Request To Close Accounts ⓘ

Cardholder Name	Account Number	Reason	Memo	Actions
Search Cardholder		Reason	Memo	
Cancel Add More				

- 4.
5. The **Request to Close Account** review page will be displayed. Verify the information is correct and click **Confirm**. A **Successfully Submitted** notification will appear once completed.

View Full Account Number

1. To temporarily view a full account number, go to the **Online Requests** screen and select **View Full Account Number**.
2. The **View Full Account Number** page will display. Start entering the cardholder's name to generate the cardholder list dropdown and select the cardholder. Once you select the cardholder's name, they'll appear within your request screen.

View Full Account Number ⓘ

Cardholder Name	Account Number	Reason	Memo	Actions
Search Cardholder		Reason	Memo	
Cancel Add More				

3. Select the **Reason**, enter in a **Memo** and **Submit**.
4. The review page will be displayed. Ensure the information is correct and click **Confirm**. Upon clicking confirm, the full account number will be displayed on your existing page. Once you click **Go Back**, you will no longer be able to view the full card number.

Payments

Adding a Payment Account

Before you can process a one-time payment, you must add a **Payment Account**. The **Payments** page allows you to set up multiple checking or savings accounts to be used as **Payment Accounts** to pay your bill online. You can create an unlimited number of **Payment Accounts**. Once a **Payment Account** is created, it can be used immediately to make an online payment.

1. To access the Payment page, click on the Payments (\$) icon.



2. From the **Payments** page, scroll down to the **Payment Accounts** section and click **Add New**.

Account Nickname	Account Type	Account Number	Routing Number	Status	
ANB1	Checking	12345	104000854	Active	Edit Delete
ANB2	Checking	10901	104000854	Active	Edit Delete

[Add New](#)

3. The payment information fields will be displayed. Complete all the fields and click **Save**. A **Successfully Submitted** notification will appear once completed.

Account Type: Checking	Financial Inst Name: Test Bank	Name on Account: Test Tester	Routing Number: 012345678	Account Number: 99988877766655544	Account Nickname: Test Account
Save Cancel					

Note: The **Payment Accounts** section lists all the active and deleted **Payment Accounts**, which can be used to pay the cardholder's accounts online.

Changing a Payment Account

1. From the **Payments** page, click **Edit** next to the Payment Account you want to update.

Account Nickname	Account Type	Account Number	Routing Number	Status	
ANB1	Checking	12345	104000854	Active	Edit Delete Make Default
ANB2	Checking	10901	104000854	Active	Edit Delete Make Default

[Add New Payment Account](#)

2. The **Payment Account** fields will appear. Make any necessary changes and click **Save Update**.
3. A **Successfully Submitted** notification will appear once completed.

Payment Account ⓘ

Account Type: Checking

Financial Institution Name:

Name on Account:

Routing Number:

Account Number:

Account Nickname:

Make Default: ☐

Save Update

Cancel

Making a One-Time Payment

Admins may make payments to individual and billing commercial card accounts. The one-time payment feature allows you to schedule one or more online payments for a current or future payment date (up to 60 days out) for up to 10% more than the statement balance. Anything greater will need to be processed by the credit card team. Once the payment is made, the payment amount is automatically deducted from the designated account.

Note: Before making a payment, you must first have a **Payment Account** set up. Click **+ Add New** to get started.

Company Billed programs can make a payment towards the Billing Account or an individual cardholder account. If an individual cardholder is selected, it will provide that cardholder's availability; however, the payment will roll up to the billing account. If the program is Individually Billed, you may pay down the selected cardholder(s) directly.

If a specific cardholder needs availability, you may also process a **Temporary Increase** within the **Online Requests** section.

1. From the **Payments** page, select the account(s) that you are making a payment on by clicking the cardholder's name. This will place a blue check icon next to the selected account(s).
2. Once selected, click **Make Payments**.

Select Accounts To Make Payments

Showing 10 Select All

Make A Payment

Show Payment History

Create Recurring Payment Plan

Show Recurring Payment Plans

SELECT an account to make a payment by CLICKING on the account to select/unselect it

Cardholder Name	Account Number	Due Date	Last Statement Amount	Account Balance	Minimum Payment	Past Due Amount	Overlimit Amount
☒ BL ACCT							
☐ BL ACCT							
☐ BL ACCT							

Note: You can also view payment history by clicking on **Show Payment History** at the bottom of the **Select Accounts To Make Payments** section.

3. The **Make Payments** page will be displayed. Complete all the required fields and click the **Pay** icon when completed.

Make Payments

Add Additional Accounts to Pay Pay Go Back

Payment Accounts Cardholder Account Amount Payment Date Memo Send payment email confirmation to

Authorization and Signature

I hereby electronically consent to and authorize this writing an electronic funds transfer in the amount(s) mentioned above from the foregoing account in payment to the Credit Card mentioned above. By clicking on the "Make Payment" button I subscribe my electronic signature to the funds transfer authorization.

Note: Payments received by 6:30 p.m. CT. will post and be available the next business day. Payments received after 6:30 p.m. CT. will post in two business days, (e.g. payment made after 7:00 p.m. CT on 7/26/2026 will post and be available 7/28/2026). If a payment is made on a Friday before 7:00 p.m. CT, it will be available on Saturday. If the payment is made after 7:00 p.m. CT on Friday, it will be posted on Monday or the following business day.

- Once completed, you will see a **Payment Saved** notification on the bottom right-hand side of your screen.



- The pending payment(s) will reflect under the **Payment History** section as well as previous payments.

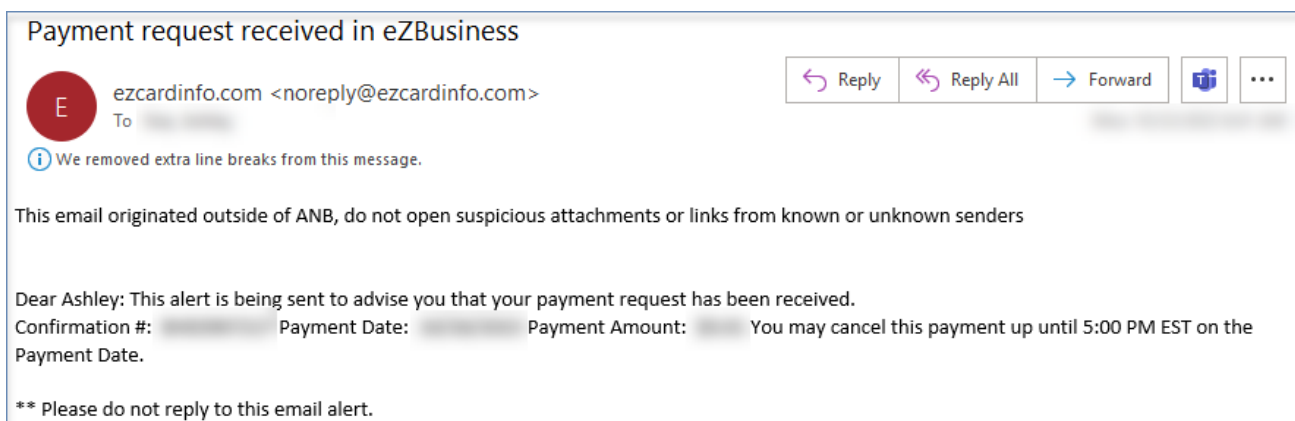
Payment History

Cardholder Name	Payment Account	Payment Amount	Date To Make Payment	Payment Date	Admin User	Payment Type	Status
BL ACCT						One Time	Pending
BL ACCT						One Time	Processed
BL ACCT						One Time	Canceled

Go Back

Note: Payments may be canceled until 4 p.m. CT of the Payment Date. To do so, click on the **Delete** icon within your **Payment History** section and click **Confirm**.

- Upon confirming, you will see a **Payment Deleted Successful** notification on the bottom of your screen, the payment displaying as **Canceled** within your **Payment History** section, and an email confirmation that the payment has been canceled.
- Promptly following your **Payment Saved** notification, you will receive a **Payment Confirmation** email from noreply@eZCardinfo.com. This email will contain your **Payment Confirmation** number within the body of the email.



Create Recurring Payments

Company Billed programs have the option to set up a **Recurring Payment Plan**. This feature is currently not available to individual cardholder accounts.

1. To set up a Recurring Payment Plan, select the billing account from the **Select Accounts to Make Payments** section and click **Create Recurring Payment Plan**.

Select Accounts To Make Payments

Showing 10 Select All

Make A Payment Show Payment History Create Recurring Payment Plan Show Recurring Payment Plans

SELECT an account to make a payment by CLICKING on the account to select/unselect it

Cardholder Name	Account Number	Due Date	Last Statement Amount	Account Balance	Minimum Payment	Past Due Amount	Overlimit Amount
BL ACCT							
BL ACCT							
BL ACCT							

2. On the following page, fill out the information below:
 - a. Select the **Payment Account** you'd like to use.
 - b. Create your desired Recurring Schedule by selecting one of the following (Minimum Payment, Account Balance, Statement Balance, Fixed Monthly, Fixed Weekly, Fixed Bi-Weekly) from the Recurring Schedule dropdown.
 - c. Enter the **Start Date**.
 - d. Enter the **Days before Due Date**

New Recurring Payments

Account Number: Cardholder: Payment Account Number: Recurring Schedule: Start Date: mm/dd/yyyy Days before due date:

Save Go Back

- e. Lastly, click **Save**.
3. Once saved, you will see a **Recurring Payment Saved** notification on the bottom right-hand side of your screen and your **Recurring Schedule** set up within your **Recurring Payments** section.

Viewing Payment History

The payment history for an account consists of all payments that have been made within the eZBusiness from the last eighteen months, including pending and canceled payments. Payments with a pending status may be updated or canceled on the same day if completed before 4:00 p.m. CT.

1. From the **Payments** page, select the account(s) that you want to view by clicking the check icon next to the account(s) and click **Show Payment History**.

Select Accounts To Make Payments

Showing 10 Select All

Make A Payment Show Payment History Create Recurring Payment Plan Show Recurring Payment Plans

SELECT an account to make a payment by CLICKING on the account to select/unselect it

Cardholder Name	Account Number	Due Date	Last Statement Amount	Account Balance	Minimum Payment	Past Due Amount	Overlimit Amount
☒ BLACCT							
☐ BLACCT							
☐ BLACCT							

2. The **Payment History** section will display the account(s) you selected. To edit or cancel a payment, select **Manage** or **Delete** next to the payment.

Payment History

Cardholder Name	Payment Account	Payment Amount	Date To Make Payment	Payment Date	Admin User	Payment Type	Status
BLACCT						One Time	Canceled
BLACCT						One Time	Processed
BLACCT						One Time	Processed
BLACCT						One Time	Processed
BLACCT						One Time	Processed
BLACCT						One Time	Processed

Go Back

Reporting

Company Reporting

The **Company Reporting** page allows you to view and download **Transaction Reporting** or **Credit Lines** for a company or cardholder. **Transaction Reporting** provides additional information you may not see within your monthly statements, such as MCC Codes, MCC Descriptions and Reference Numbers.

1. Once you have accessed either the **Online Request** or **Account List** page, click the **Company Reporting** (flag) icon on the top right-hand side of your screen.



2. The **Company Reporting** page will be displayed.

3. To start your search, enter the name of the cardholder you would like to view. To view the entire company, you will need to view the billing account by searching BL and selecting the billing account option within the dropdown. To search for multiple cardholders, continue to add all cardholders via the **Search Cardholder** section. Once complete, click **Search**. If a cardholder is not selected, you will see duplicated transactions from cardholders and the billing account.

Cardholder Name	Account Number	Original Transaction Date	Amount

Note: To manage your search criteria, you can **Manage Filters** and click **Save**. **Manage Filters** is located to the right of your **Search** button.

4. Once your **Transaction Report** has been loaded, you can manage what information you would like to display in your report by clicking on the **Configured Columns** dropdown. A maximum of eight options is allowed.
5. To download your report, click on the **Download** button to display your download options. Reports are downloadable to CSV, Excel, Text, QFX, QBO and QIF.

Statements

Statements are viewable via PDF format. The last 24 months are kept on file. If additional statements are needed, please call the number on the back of your card. To view your PDF statements, complete the following:

1. Go to **Company Management** and select **Search Company**. From the following page, select the Account List icon.

Company Search Results						
Showing 10 Companies						
Corporation	Institution	Company	Company Name	Status	Actions	
				Open		
				Open		

- From the **Account List**, select the cardholder you would like to pull PDF statements for by clicking on the **Account Number** link as shown below. If you would like to view the company as a whole, select the Billing Account number.

Accounts								
Showing 10 Accounts								
Cardholder Name	Account Number	Hierarchy	Status	Balance	Credit Limit	Available Credit	Username	Actions
BL ACCT	556309***							
BL ACCT								
BL ACCT								

- From the following **Account Detail** page, select **More** from the Account Balance Information section.

[Back To Account List](#)

BL ACCT

Expiration Date:

Previous Account Number:

Username:

Account Type: Billing

Statement Delivery Option: E

Account Status: Open

Employee ID:

View Hierarchy

View Online Request Activity

Expense Management Allocations

More Info

Important Information

No Record Exists

More

Account Balance Information

Account Balance:

Cash Balance: \$0.00

Pending Balance: \$0.00

More

User Enrollment Details

User Enrollment Status/Activity: Enrolled

User Account Status (Locked/Unlocked): Unlocked

User Profile Status (Locked/Unlocked): Unlocked

More

- Select the **View Statements** link within the **Statement & Payment Information** section.

Account Balance Information ⓘ

Account Balance Summary

Account Balance:	View Details	Credit Limit:	
Cash Balance:	\$0.00	Cash Limit:	\$0.00
Pending Balance:	\$0.00	Past Due Amount:	
	Declined Transactions	Overlimit Amount:	\$0.00
Available Credit:		Disputed Amount:	\$0.00
Available Cash:	\$0.00		

Statement and Payment Information

Last Statement Amount:	View Statements	Last Payment Date:	
Last Statement Date:		Account open date:	
Minimum Payment Due:	\$0.00	Expiration Date:	
Payment Due Date:		Last Activity Date:	
Last Payment Amount:			

5. The **Statement Details** page will be displayed. Click on any row to be directed to the **Statement and Payment Information** page.

Statement Details ⓘ

Showing 10 Statements

Account Number	Cardholder Name	Statement Date ▼	Balance ▼	Min Due ▼

6. From the Statement and Payment Information page, click on the View Images (**eye**) icon.

Statement and Payment Information ⓘ

Statement dated

Note: Ensure to have your pop-up Blockers turned off; otherwise, you will not be directed successfully.

7. To view your PDF statements, click on the **Statements** link.

Welcome BL ACCT

Documents ▲ **Account** ▲

Statements (6)

8. If it is your first time viewing PDF statements online, you may be asked to register by entering your email address and clicking **Accept** to continue.

Transactions

View Declined Transactions

1. Go to **Company Management** and select **Search Company**. From the following page, select the Account List icon.

Company Search Results						
Showing 10 Companies						
Corporation	Institution	Company	Company Name	Status	Actions	
				Open	   	
				Open	   	

2. From the **Account List**, select the cardholder you would like to view the declined Transactions for.

Accounts									
Showing 10 Accounts									
Cardholder Name	Account Number	Hierarchy	Status	Balance	Credit Limit	Available Credit	Username	Actions	
BL ACCT	556309***							   	
BL ACCT								   	
BL ACCT								   	

3. Under the **Important Information** section, the decline message will be present if applicable. Select the eye icon next to the message.

[Back To Account List](#)



Expiration Date:

Previous Account Number:

Username:

Account Type: Memo

Statement Delivery Option: E

Account Status: Open

Employee ID:

[View Hierarchy](#)

[View Online Request Activity](#)

[Expense Management Allocations](#)

[More info](#)

Important Information

The declined Transaction of \$223.41 (ECONOLOGUE YANKTON SDI) has Occurred On due to Reversal Mismatch



[More](#)

User Enrollment Details

User Enrollment Status/Activity: Not Enrolled

User Account Status (Locked/Unlocked): Unlocked

User Profile Status (Locked/Unlocked): Unlocked

[More](#)

4. Under Declined Transactions, you will see the transaction information and a Declined Reason.

Declined Transactions							
Showing 10		Declined Transactions					
Cardholder Name	Account Number	MCC	Merchant Description	Amount	Original Transaction Date	Declined Reason	Merchant Name
						Reversal Mismatch	
						Unauthorized merch grp	
						Unauthorized merch grp	

View Authorization Details

Authorization Details show all Approved and Declined Authorizations one specific cardholder has recently experienced in the past 30 days. Since billing accounts are non-transactional accounts, you cannot utilize this feature with the billing account. You must view all cardholders individually.

Authorization Details will not provide the decline reasoning the same way as the **Declined Transactions** feature does.

1. Go to **Company Management** and select **Search Company**. From the following page, select the Account List icon.

Company Search Results						
Showing 10		Companies				
Corporation	Institution	Company	Company Name	Status	Actions	
				Open	    	
				Open	    	

2. From the **Account List**, locate the cardholder you would like to view the Authorizations for. Once located, click the Authorizations (arrow) icon.

Accounts									
Showing 10		Accounts							
Cardholder Name	Account Number	Hierarchy	Status	Balance	Credit Limit	Available Credit	Username	Actions	
BL ACCT								    	
BL ACCT								    	

3. Once selected, you will be directed to the **Authorization Details** page for the specific cardholder you've chosen. The **Authorization Details** page will display the date of Authorization or Decline, Amount, MCC Code, MCC Descriptions, Merchant Name and Status. i.e., Approved, Declined or Verification.

Authorization Details					
Showing 10		Pending Transactions			
Date	Amount	MCC	Merchant Description	Merchant Name	Status
		5411	Grocery Stores Supermarkets		Approved
		5812	Eating Places Restaurants		Approved
		5300	Wholesale Clubs		Approved

Dispute a Transaction

If a cardholder does not recognize a transaction, did not receive the item or believes that a transaction does not belong to their account, the transaction may be disputed by filing a transaction dispute claim.

Note: A Transaction Dispute claim or status of a Transaction Dispute claim can also be filed or inquired via phone at 1-800-600-5249.

IMPORTANT! All dispute claims must be received within 60 days of the statement closing date. For company billed programs, do not file a claim under the billing account. You must locate the cardholder and file the claim under that specific cardholder's transaction history. Filing a claim under the billing account will result in a delay and require you to fix your claim submission.

1. Go to **Company Management** and select **Search Company**. From the following page, select the Account List icon.

Corporation	Institution	Company	Company Name	Status	Actions
				Open	[Icons]
				Open	[Icons]

2. To review Transaction History for a cardholder, go to **Company Management** and select **Search Company**. Select **Account List** and click the **Account Number** for the cardholder you would like to view.

Cardholder Name	Account Number	Hierarchy	Status	Balance	Credit Limit	Available Credit	Username	Actions
BL ACCT	556309							[Icons]
BL ACCT								[Icons]

3. From the cardholder's **Account Detail** page, click the **More** button in the **Account Balance Information** section to see all the account balance details.

Back To Account List

BL ACCT

Expiration Date:

Previous Account Number:

Username:

Account Type: Billing

Statement Delivery Option: E

Account Status: Open

Employee ID:

View Hierarchy

View Online Request Activity

Expense Management Allocations

More Info

Important Information

No Record Exists

More

Account Balance Information

Account Balance:

Cash Balance: \$0.00

Pending Balance: \$0.00

More

User Enrollment Details

User Enrollment Status/Activity: Enrolled

User Account Status (Locked/Unlocked): Unlocked

User Profile Status (Locked/Unlocked): Unlocked

More

4. In the Account Balance Summary section, click **View Details** next to the **Account Balance**.

Account Balance Information

Account Balance Summary

Account Balance:		View Details	Credit Limit:	
Cash Balance:	\$0.00		Cash Limit:	\$0.00
Pending Balance:	\$0.00		Past Due Amount:	
	Declined Transactions		Overlimit Amount:	\$0.00
Available Credit:			Disputed Amount:	\$0.00
Available Cash:	\$0.00			

Statement and Payment Information

Last Statement Amount:		View Statements	Last Payment Date:	
Last Statement Date:			Account open date:	
Minimum Payment Due:	\$0.00		Expiration Date:	
Payment Due Date:			Last Activity Date:	
Last Payment Amount:				

5. From the following page, scroll down to **Transaction Details**. The most recent cardholder activity will automatically display; however, you may search for different dates or amounts within the **Search** grid above. Click the item you would like to **Dispute**.

Transaction Details ⓘ

Showing 10 Transactions

Originating Account	Posting Date	Trans Date	Description	Merchant Categories	Reference	Amount

6. From the Transaction Details screen, click the **Click here to Dispute** link next to **Dispute Status**.

Transaction Details ⓘ

[Back to Transaction details](#)

Detail Information

Post Date:
 Original Transaction Date:
 Merchant Name:
 Transaction Amount:
 Currency Code:
 Original Transaction Amount:
 Original Currency: USD
 MCC / SIC: 5411
 Dispute Status: [Click here to dispute](#) ⓘ

7. The **Dispute a New Charge** page will be displayed. Complete all required (yellow) fields to populate your **Submit** options. Once completed, select **Print and Submit Electronically** located at the bottom of your screen.

Dispute a New Charge

Please complete all required fields on the form below to dispute a transaction.

Customer Name:	Account Number:	Merchant:
Reference Number:	Original Transaction Date:	Posted Date:
Transaction Amount:	Dispute Amount:	

To start the dispute process please answer the below question. Your answer is important as it will allow us to process your dispute as effectively as possible.

Card Provided ☐ Yes ☒ No

Select dispute reason

I did not make this charge, nor did I authorize it.

I did not make this charge, nor did I authorize it.

My Credit card is In Possession

Please describe your attempt to resolve this dispute with the merchant in the space for additional information below.

Note: Please be advised that when you declare that you did not authorize the transaction, operating regulations require that the account be closed to prevent any further unauthorized activity. If you have not already closed your account please contact the lost stolen number on the back of your card to close your account. [If your account is not closed at this time, by completing this form you give us permission to close your account.](#) A new account number and card may be received within 10 business days of us receiving the request.

Additional Information Please provide any additional information that would be helpful in processing your dispute, including any interaction with the merchant, if applicable.

Important Information

- Please allow at least 3 business days to begin processing. Length of entire dispute/fraud process varies based on complexity of claim.

Contact Information

To manually submit your dispute or fraud case, you may do so by faxing it to the number listed below or by mailing your completed form to the address listed below. The associates answering these calls are also able to provide status updates and answer questions regarding dispute or fraud cases you may have :

CHARGEBACK DEPT
PO BOX 30495
TAMPA
FL
336303495
(402) 399-5079
Fax : 1-727-570-8810

Print And Submit Dispute Electronically Print And Submit Dispute Manually Cancel

Note: Once submitted successfully, a reference number will be generated.

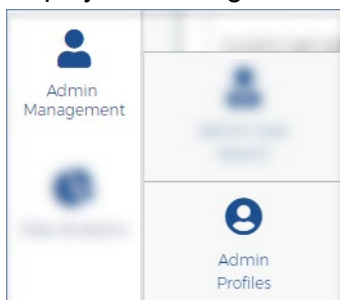
- To view the status of a dispute, you may click the gavel icon next to the amount within the cardholder's **Transaction History**. You can also select the **View Disputes** (gavel) icon located on the top right-hand side of your **Online Requests** screen or your **Accounts List** screen. If you need to speak to a representative about your dispute, please contact our chargebacks team at 1-800-600-5249.

Admin Management

Adding Admin Users

Existing Admin users may add additional Admin users for Full Access or View Only rights. To do so, complete the following:

1. From the left-hand side, select **Admin Management** and click **Admin Profiles**. The following page will display all existing users and their current roles.



2. Select the desired **Profile Name** (role) by clicking on the Create Admin User icon under **Actions**.
Note: All yellow fields are required fields.
3. **Standard Administrator:** Full Admin rights, i.e., New Cardholder Requests, Limit Changes, Payments, etc.
4. **Company Deletes:** No longer used

Profile Search Results						
Showing 25		Profile Result				
Corporation	Institution	Profile Name	Admin Users	Created By	Company Profile	Actions
8800Z8		Company Deletes			true	  
8800Z8		Standard Administrator			true	  

5. From the **Create Admin User** screen, start by selecting a **Username** and **Password** for your new user. Both **Username** and **Password** are case sensitive.

Username & Password

Username:

Password:

Verify Password:

Password Strength:

- a. Username requirements: Minimum of 8 characters and a maximum of 21 characters.
 - b. Password requirements: Minimum of 8 characters and a maximum of 15 characters. Must contain one uppercase and one lowercase letter and must contain at least one number and one special character. Passwords cannot contain spaces nor match the Username.
6. Set a **Company Restriction**. Company Restrictions help designate what credit card company the Admin will be able to view. Each company is set to a specific **Company ID** number.

7. To locate your Company ID number, go to **Company Management** and select **Search Company**.
8. Your **Company ID** number is located at the top of your screen to the right of your **Company Name**.
9. Once you have located your **Company ID** number, enter it in the **Hierarchy Level** field.
10. As you start typing in your **Company ID** number, your full 9-digit version will populate in a dropdown. You must click on the suggested dropdown; otherwise, the number will not correctly populate in the **Hierarchy Level** field.

Note: Upon clicking the **Company ID** number from the dropdown, you will see a message stating, **"Selected company does not have further sub levels"** This is not an error message, but a notification confirming your account only has one sub-level; this is normal.

11. Once you have successfully added your **Company ID Restriction**, it will appear for you, as shown below.

12. Add in the new users **Personal Information**.
 - a. **First and Last Name:** Full Admin Name
 - b. **Address:** This should autofill to the company's address. If not, enter in the address.
 - c. **Tax ID:** Enter the company's Tax ID number. This will allow the admin to have another verification option.
 - d. **Credit Limit:** The maximum amount a Full Admin rights user is allowed to Change Credit Limits, order New Cardholders, etc. In most cases, this amount matches the company's credit limit. For **View Only**, enter \$0.
 - e. **Phone & Email Address:** This information is used to complete Out of Band Authentication and provide Username and Password information. Please ensure that the information provided here is the best contact information for the new Admin.

Note: Foreign phone numbers, or other numbers with extensions or where IVR must be navigated, won't be able to complete the Out of Band Authentication process.

Personal Information					
Salutation:	Salutation	Suffix:	Suffix		
First Name:	First Name	Middle Name:	Middle Name	Last Name:	Last Name
Address:	Address	Address Line 2:	Address Line 2	Address Line 3:	Address Line 3
City:	City	State:	NEBRASKA	Postal Code:	Postal Code
Foreign Address:	☐	Country:	Select Country		
Mail Drop:	Mail Drop	Tax ID:	Tax ID	Department:	Department
Credit Limit:	Credit Limit				
Phone Number:	Phone Number	Area Code:	Area Code	Phone Number:	Phone Number
Phone 2:	Select Country Code	Area Code:	Area Code	Phone Number:	Phone Number
EmailAddress 1:	Email Address 1				
EmailAddress 2:	Email Address 2				

- f. **Admin Roles** is a secondary confirmation of the **Profile Name** (role) you selected previously.
- g. If the new user is a **Standard Admin** (full Admin rights user), then toggle on **Company Standard Administrator**
- h. If the new user is **View Only**, toggle on **Stmt Only**, etc.
- i. **Company Admin Roles** is used to assign other roles to your new Admin user to be able to modify or assist with things such as password resets, unlocking profiles or creating new admin users.
- j. If the new user is a **Standard Admin** (full Admin rights), you want to toggle all roles to assist any user with password resets, etc.
- k. **Reporting Roles** requires no action as this is for Expense Management.
- l. **Company Profile Restrictions** require no action. You may click **Create Admin User** unless you would like to create IP Address or Account Restrictions.
 - i. (optional) **IP Restrictions** is not a mandatory field; however, if you only want your new Admin to be able to log in from a certain IP address, you can add this type of restriction here by entering an IP Address and clicking on the plus (+) sign. When you have successfully added this restriction, it will appear under the Mapped IP Addresses.
 - ii. (optional) **Account Restrictions** is not a mandatory field however can be utilized to restrict your new users to view specific cardholder accounts. To add this restriction, enter the full Account Number and click the plus (+) sign. Once the account has been successfully added, it will appear under Mapped Account.
- m. Click **Create Admin User** to complete. Once you've created your new Admin user, two automatic emails will be sent to their email address, providing their new login credentials.

Unlocking & Resetting User Accounts

1. To unlock an Admin user account, for failed security questions or password attempts, go to **Admin Management** and select **Admin User Search**.
2. From the Admin User Search Results page, click **Manage Admin User** icon under Actions.

Admin User Search Results						
Showing 25 Admin Users ⚙️ 👤						
Corporation	Username	First Name	Last Name	User Profile Status (Locked/Unlocked)	Login Status	Actions
					Success	 
					Success	 
					Failed	 

3. On the following page under the **Manage Admin User Status** section, a few Actions can be performed:
- Reset Security Questions by clicking on the Delete (trash can) icon. By doing this, you can reset the Admin's security questions, forcing the Admin to choose new questions on their next login.
 - Reset Password Failed Attempts by clicking on the Reset (open lock) icon. This action clears out their failed attempt count back to zero, allowing them to try logging in again if the password is known.
 - Issue a Temporary Password by clicking on the Change Password (key) icon. Password requirements are a minimum of 8 characters and a maximum of 15 characters. Must contain one uppercase and one lowercase letter and must contain at least one number and one special character. Password cannot contain spaces or match the Username.
 - Lock Profile by clicking on the Lock (closed lock) icon. This action will lock the Admin's access from eZBusiness.

Manage Admin User Status		
Activity	Status	Actions
Security Account Status	Not Enrolled	
Password Failures / Generate New Password	0	
Inactivity Lock	Unlocked	
Admin Lock	Unlocked	

Note: All actions are effective immediately. If a temporary password is issued, it will automatically notify your Admin user via email.

Unlock Cardholder from eZcard

Cardholders registered for eZcard can be unlocked by an Admin by following the steps below.

1. Go to **Company Management** and select **Search Cardholder**.
2. From the **Cardholder Search Results** page, locate the cardholder you'd like to unlock and click on the Account Details (eye) icon. Cardholders who have **Usernames** are registered for eZCard.

Showing 10 Cardholders									
Corporation	Account Number	Employee ID	Cardholder	Username	Status	Account Balance	Credit Limit	Actions	
				sd/	Open				
				cc/	Open				
					Open				
				jac/	Open				

3. From the Cardholder details page, click **More** within the user's enrollment details section.

Expiration Date:
 Previous Account Number:
 Username:
 Account Type: Memo
 Statement Delivery Option: P
 Account Status: Open
 Employee ID:
 [More Info](#)

[View Hierarchy](#) [View Online Request Activity](#) [Expense Management Allocations](#)

Important Information

[More](#)

Account Balance Information

Account Balance:
 Cash Balance: \$0.00
 Pending Balance: \$0.00
 [More](#)

User Enrollment Details

User Enrollment Status/Activity:	Enrolled
User Account Status (Locked/Unlocked):	Unlocked
User Profile Status (Locked/Unlocked):	Unlocked

[More](#)

4. Within the **User Enrollment Details** section, you may reset the password fail count by clicking on the Reset (crossing arrows) icon OR to generate a Password Reset by clicking on the Generate Password (key) icon. The number of failed attempts will be listed under the **Status** column. Once you click **Generate Password**, a temporary password will automatically be sent to the cardholder's email. The temporary password will be valid for 10 days.

User Enrollment Details ⓘ				×
Activity	Status	Last Activity Date	Actions	
User Enrollment Status/Activity:	Enrolled		  	
User Security Status (RSA)	Enrolled		  	
Security Inactivity Lock	No			
Password Failures / Generate New Password	0			
User Account Status (Locked/Unlocked)	Unlocked			
User Profile Status (Locked/Unlocked)	Unlocked			
Allow Cardholder Payments:	UnBlocked			
Last Activity	N/A			

Associated Bank, N.A. Member FDIC. Equal Housing Lender and Equal Opportunity Lender.
(9/26) W1117586

